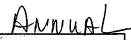
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STATE OF CALIFORNIA FISCAL YEAR 2008-2009 PREMIUM VS. CLAIMS REPORT

											1	
						BASIC	L	IFE				
	: 01 - 11	Active Er	oyees		Retired E	oloyees	All Employees					
		RD QTR		YTD	3	RD QTR		YTD	3	RD QTR		YTD
Premium Paid	\$	494,565	\$	1,477,013	\$	441,554	\$	1,378,389	\$	936,118	\$	2,855,403
Claims Paid	\$	286,250	\$	963,750	\$	448,750	\$	1,535,000	\$	735,000	\$	2,498,750
Loss Ratio (*)		57.88%		65.25%		101.63%		111.36%		78.52%		87.51%
# of Enrollees		35,130				5,728		-				

				•		OPTION	IAL	LIFE		1.5		
	Active Employees					Retired Employees				All Employees		
		BRD QTR	YTD		3RD QTR		YTD		3RD QTR			YTD
Premium Paid	\$	368,567	\$	1,181,583	\$	194,652	\$	631,790	\$	563,219	\$	1,813,374
Claims Paid	\$	130,000	\$	290,000	\$	100,000	\$	303,000	\$	230,000	\$	593,000
Loss Ratio (*)		35.27%		24.54%		51.37%		47.96%		40.84%		32.70%
# of Enrollees		4,238				1,108						

	enggerger.	Selection of the second		\$ 200 1, 51	DEPENDENT LIFE					Company of the compan				
	20.18	Active Er	oyees		Retired E	oyees	All Employees			ees				
	3	RD QTR		YTD	3	IRD QTR		YTD	3	RD QTR		YTD		
Premium Raid	\$	14,412	\$	43,207	\$	9,557	\$	28,469	\$	23,970	\$	71,676		
Gains Paid	\$	22,500	\$	45,000	\$	30,000	\$	75,000	\$	52,500	\$	120,000		
Loss Ratio (*)		156.12%		104.15%		313.89%		263.45%		219.03%		167.42%		
# of Enrollees		2,458				674								

				10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -		PERSON	AL.	AD&D				ALL TO K
	Active Employees					Retired E	oyees	All Employees				
	3	RD QTR	,	YTD	3	RD QTR		YTD	3	RD QTR	235 A)	YTD
Premium Paid	\$	51,880	\$	154,934	\$	6,021	\$	19,019	\$	57,901	\$	173,954
Claims Pald.	\$		\$	27,000	\$	-	\$	-	\$	-	\$	27,000
Loss Ratio (*)		0.00%		17.43%		0.00%		0.00%		0.00%		15.52%
# of Enrollees		35,130				5,728						

	20.750	985C				OPTION	AL A	VD&D			7 .	4., 1.
	Active Employees					Retired E	oyees	All Employees			ees	
	3	RD QTR		YTD	(3RD QTR		YTD	3	RD QTR		YTD
Premium Paid	\$	23,824	\$	72,637	\$	2,889	\$	8,848	\$	26,713	\$	81,485
Claims Paid	\$	-	\$	-	\$	_	\$	-	\$	-	\$	-
Loss Ratio (*)		0.00%		0.00%		0.00%		0.00%		0.00%		0.00%
# of Enrollees		4,238		· · · · · · · · · · · · · · · · · · ·		1,108						

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		Active E	npl	oyees		Retired E	oloyees	All Employees					
	3RD QTR			YTD		RD QTR	YTD		3RD QTR			YTD	
Premium Paid	\$	953,248	\$	2,929,375	\$	654,672	\$	2,066,515	\$	1,607,920	\$	4,995,890	
Claims Paid	\$	438,750	\$	1,325,750	\$	578,750	\$	1,913,000	\$	1,017,500	\$	3,238,750	
Loss Ratio (*)		46.03%		45.26%		88.40%		92.57%		63.28%		64.83%	

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^(*) Loss ratios are calculated as Claims Paid divided by Premium Paid. They do not include reserves and should not be used for renewal purposes.